

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

In re:	§	Case No. 2:16-BK-51636
	§	
RAYMOND JOSEPH GAGLIARDI	§	
DALIA SHUKRI GAGLIARDI	§	
	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Myron N. Terlecky, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$926,052.58	Assets Exempt:	\$7,500.00
Total Distributions to Claimants:	\$19,112.94	Claims Discharged Without Payment:	\$565,458.09
Total Expenses of Administration:	\$4,112.06		

3) Total gross receipts of \$26,900.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$3,675.00 (see **Exhibit 2**), yielded net receipts of \$23,225.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$243,751.49	\$383,481.29	\$7,853.98	\$7,853.98
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$4,112.06	\$4,112.06	\$4,112.06
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$25,000.00	\$29,696.15	\$9,696.15	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$347,121.77	\$460,283.68	\$460,283.68	\$11,258.96
<b>Total Disbursements</b>	\$615,873.26	\$877,573.18	\$481,945.87	\$23,225.00

4). This case was originally filed under chapter 7 on 03/16/2016. The case was pending for 20 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/09/2017

By: /s/ Myron N. Terlecky  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
2011 General Motors Acadia 120,000 mileage value per KBB.com	1129-000	\$11,800.00
2013 Subaru BRZ 45,000 mileage	1129-000	\$15,100.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$26,900.00</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
RAYMOND GAGLIARDI	Exemptions	8100-002	\$3,675.00
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$3,675.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
4	Bank of America	4110-000	\$42,572.00	\$363,127.31	\$0.00	\$0.00
5	CSL Acquisitions, Ltd.	4110-000	\$0.00	\$12,500.00	\$0.00	\$0.00
	Chase	4110-000	\$192,000.00	\$0.00	\$0.00	\$0.00
	Chase Auto Finance	4210-000	\$0.00	\$7,853.98	\$7,853.98	\$7,853.98
	Subaru Motors Finance	4110-000	\$9,179.49	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$243,751.49</b>	<b>\$383,481.29</b>	<b>\$7,853.98</b>	<b>\$7,853.98</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Myron N. Terlecky, Trustee	2100-000	NA	\$3,072.50	\$3,072.50	\$3,072.50
Myron N. Terlecky, Trustee	2200-000	NA	\$504.74	\$504.74	\$504.74
Pinnacle Bank	2600-000	NA	\$79.82	\$79.82	\$79.82
Sale Fees, Auctioneer for Trustee	3610-000	NA	\$105.00	\$105.00	\$105.00

Selling Fee, Auctioneer for Trustee	3610-000	NA	\$105.00	\$105.00	\$105.00
Appearance Reconditioning Fee, Auctioneer for Trustee	3620-000	NA	\$40.00	\$40.00	\$40.00
Reconditioning Fees, Auctioneer for Trustee	3620-000	NA	\$122.50	\$122.50	\$122.50
Transportation Fee, Auctioneer for Trustee	3620-000	NA	\$82.50	\$82.50	\$82.50
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	\$4,112.06	\$4,112.06	\$4,112.06

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Internal Revenue Service	5800-000	\$5,000.00	\$5,278.73	\$5,278.73	\$0.00
6	Ohio Dept. of Taxation	5800-000	\$20,000.00	\$20,000.00	\$0.00	\$0.00
7	RITA	5800-000	\$0.00	\$4,417.42	\$4,417.42	\$0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$25,000.00	\$29,696.15	\$9,696.15	\$0.00

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1A	Internal Revenue Service	7300-000	\$0.00	\$418.37	\$418.37	\$0.00
2	JPMorgan Chase Bank, N.A.	7100-000	\$0.00	\$189,467.27	\$189,467.27	\$4,638.76
3	American InfoSource LP as agent for	7100-000	\$384.55	\$92.98	\$92.98	\$0.00
	Clerk, US Bankruptcy Court (Claim No. 3; American InfoSource LP as agent for)	7100-001	\$0.00	\$0.00	\$0.00	\$0.32
	Clerk, US Bankruptcy Court (Claim No. 3; American InfoSource LP as agent for)	7100-001	\$0.00	\$0.00	\$0.00	\$1.96
5A	CSL	7100-000	\$240,000.00	\$270,305.06	\$270,305.06	\$6,617.92

Acquisitions, Ltd.						
Cardmember Services	7100-000	\$2,418.13	\$0.00	\$0.00	\$0.00	\$0.00
Cardmember Services	7100-000	\$6,700.00	\$0.00	\$0.00	\$0.00	\$0.00
Immediate Health Associates	7100-000	\$544.00	\$0.00	\$0.00	\$0.00	\$0.00
Mount Carmel Health	7100-000	\$3,959.28	\$0.00	\$0.00	\$0.00	\$0.00
Radiology Incorporated	7100-000	\$218.00	\$0.00	\$0.00	\$0.00	\$0.00
Snap Fitness	7100-000	\$92,472.81	\$0.00	\$0.00	\$0.00	\$0.00
Towne Properties	7100-000	\$425.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		\$347,121.77	\$460,283.68	\$460,283.68	\$11,258.96	

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

## ASSET CASES

Case No.: 16-51636-JEH  
Case Name: GAGLIARDI, RAYMOND JOSEPH AND GAGLIARDI, DALIA SHUKRI  
For the Period Ending: 11/9/2017

Trustee Name: Myron N. Terlecky  
Date Filed (f) or Converted (c): 03/16/2016 (f)  
\$341(a) Meeting Date: 04/25/2016  
Claims Bar Date: 07/26/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	7595 Skarlocken Green New Albany, OH - 43054-6010 Franklin County Single-family home	\$445,000.00	\$210,428.00	\$0.00	FA
2	2011 General Motors Acadia 120,000 mileage value per KBB.com	\$10,000.00	\$10,000.00	\$11,800.00	FA
3	1999 Jeep Cherokee Sportage 180,000 mileage	\$500.00	\$500.00	\$0.00	FA
4	2013 Subaru BRZ 45,000 mileage	\$13,660.00	\$4,480.51	\$15,100.00	FA
5	Misc. household goods and furnishings; no item worth more than \$525	\$7,500.00	\$7,500.00	\$0.00	FA
6	Few laptops	\$3,000.00	\$0.00	\$0.00	FA
7	Misc. artworks	\$300.00	\$300.00	\$0.00	FA
8	Misc. sporting goods.	\$500.00	\$500.00	\$0.00	FA
9	Misc. clothing	\$500.00	\$500.00	\$0.00	FA
10	Wedding and engagement rings	\$1,500.00	\$0.00	\$0.00	FA
11	Dog	Unknown	\$0.00	\$0.00	FA
12	Cash	\$300.00	\$300.00	\$0.00	FA
13	Checking Jt. Chase, account ending 0951	\$500.00	\$500.00	\$0.00	FA
14	Savings Jt. Chase, account ending 5256	\$1,300.00	\$1,300.00	\$0.00	FA
15	Gagliardi Health Solutions, LLC 100% %	Unknown	\$0.00	\$0.00	FA
16	IRA J.P. Morgan, account ending 05898 (not property of the estate)	\$308,001.51	\$308,001.51	\$0.00	FA
17	IRA J.P. Morgan, account ending 05891 (not property of the estate)	\$155,242.94	\$155,242.94	\$0.00	FA
18	Retirement ProMedica Health System, Retirement (not property of the estate)	\$6,408.13	\$6,408.13	\$0.00	FA
19	Licensed Medical Doctor (husband)	\$0.00	\$0.00	\$0.00	FA
20	Licensed Medical Doctor (wife)	\$0.00	\$0.00	\$0.00	FA

TOTALS (Excluding unknown value)

\$954,212.58

\$705,961.09

\$26,900.00

Gross Value of Remaining Assets

\$0.00

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page No: 2

Exhibit 8

## ASSET CASES

Case No.: 16-51636-JEH  
Case Name: GAGLIARDI, RAYMOND JOSEPH AND GAGLIARDI, DALIA SHUKRI  
For the Period Ending: 11/9/2017

Trustee Name: Myron N. Terlecky  
Date Filed (f) or Converted (c): 03/16/2016 (f)  
§341(a) Meeting Date: 04/25/2016  
Claims Bar Date: 07/26/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

**Major Activities affecting case closing:**

06/07/2017 Vehicles were sold as reflected in the Reports of Sale filed January 18, 2017 (Doc. 53) and filed April 20, 2017 (Doc. 56). On June 2, 2017, an Order Granting an Objection to a Proof of Claim was entered (See, Doc. 60). The case may be closed.

10/11/2016 Title to 2011 GMC Received Today

06/30/2016 The Debtors are not interested in purchasing the non-exempt equity in the vehicles. They will be sold at auction.

06/24/2016 A Stipulation on Claim of Exemption was entered on May 24, 2016. On May 19, and again on June 21, 2016, the Trustee inquired regarding the non-exempt equity in the motor vehicles. Since the motor vehicles were not turned over and no agreement was reached on the purchase of the non-exempt equity, the deadline for objecting to the discharge has been extended until September 30, 2016.

Initial Projected Date Of Final Report (TFR): 12/30/2016Current Projected Date Of Final Report (TFR): 12/30/2016/s/ MYRON N. TERLECKY

MYRON N. TERLECKY

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-51636-JEH  
Case Name: GAGLIARDI, RAYMOND JOSEPH AND GAGLIARDI, DALIA SHUKRI  
Primary Taxpayer ID #: \*\*\_\*\*\*9128  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 3/16/2016  
For Period Ending: 11/9/2017

Trustee Name: Myron N. Terlecky  
Bank Name: Pinnacle Bank  
Checking Acct #: \*\*\*\*\*0150  
Account Title:  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
01/17/2017		Manheim Ohio	Payment on Sale of Vehicle	*	\$14,872.50		\$14,872.50
	{4}		\$15,100.00	1129-000			\$14,872.50
			Sale Fees \$(105.00)	3610-000			\$14,872.50
			Reconditioning Fees \$(122.50)	3620-000			\$14,872.50
01/20/2017	3001	Chase Auto Finance	Payment in Full of Outstanding Loan Obligation	4210-000		\$7,853.98	\$7,018.52
02/02/2017		Pinnacle Bank	Pinnacle Analysis	2600-000		\$10.84	\$7,007.68
03/03/2017		Pinnacle Bank	Pinnacle Analysis	2600-000		\$10.22	\$6,997.46
04/04/2017		Pinnacle Bank	Pinnacle Analysis	2600-000		\$11.29	\$6,986.17
04/19/2017		Manheim Ohio	Payment on Sale of Vehicle	*	\$11,572.50		\$18,558.67
	{2}		\$11,800.00	1129-000			\$18,558.67
			Selling Fee \$(105.00)	3610-000			\$18,558.67
			Appearance Reconditioning Fee \$(40.00)	3620-000			\$18,558.67
			Transportation Fee \$(82.50)	3620-000			\$18,558.67
04/25/2017	3002	RAYMOND GAGLIARDI	Exemption Funds paid to Debtor pursuant to the Stipulation with Chapter 7 Trustee and CoDebtor filed on May 24, 2016.	8100-002		\$3,675.00	\$14,883.67
05/02/2017		Pinnacle Bank	Pinnacle Analysis	2600-000		\$17.54	\$14,866.13
06/02/2017		Pinnacle Bank	Pinnacle Analysis	2600-000		\$29.93	\$14,836.20
08/14/2017	3003	Myron N. Terlecky	Trustee Expenses	2200-000		\$504.74	\$14,331.46
08/14/2017	3004	Myron N. Terlecky	Trustee Compensation	2100-000		\$3,072.50	\$11,258.96
08/14/2017	3005	Internal Revenue Service	Claim #: 1; Amount Claimed: 5,278.73; Distribution Dividend: 100.00; Account Number: ; Amount Allowed: 5,278.73;	5800-000		\$5,278.73	\$5,980.23
08/14/2017	3006	RITA	Claim #: 7; Amount Claimed: 4,417.42; Distribution Dividend: 100.00; Account Number: ; Amount Allowed: 4,417.42;	5800-000		\$4,417.42	\$1,562.81
08/14/2017	3007	JPMorgan Chase Bank, N.A.	Claim #: 2; Amount Claimed: 189,467.27; Distribution Dividend: 0.34; Account Number: 2001; Amount Allowed: 189,467.27;	7100-000		\$643.88	\$918.93

SUBTOTALS

\$26,445.00

\$25,526.07



## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-51636-JEH

Case Name: GAGLIARDI, RAYMOND JOSEPH AND GAGLIARDI, DALIA SHUKRI

Primary Taxpayer ID #: \*\*\_\*\*\*9128

Co-Debtor Taxpayer ID #:

For Period Beginning: 3/16/2016

For Period Ending: 11/9/2017

Trustee Name: Myron N. Terlecky

Bank Name: Pinnacle Bank

Checking Acct #: \*\*\*\*\*0150

Account Title:

Blanket bond (per case limit): \$2,000,000.00

Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
08/14/2017	3008	Clerk, US Bankruptcy Court	Small Dividends	*		\$0.32	\$918.61
			Claim Amount \$(0.32)	7100-001			\$918.61
08/14/2017	3009	CSL Acquisitions, Ltd.	Claim #: 5; Amount Claimed: 270,305.06; Distribution Dividend: 0.34; Account Number: ; Amount Allowed: 270,305.06;	7100-000		\$918.61	\$0.00
09/15/2017	3005	VOID: Internal Revenue Service		5800-003		(\$5,278.73)	\$5,278.73
09/15/2017	3006	VOID: RITA		5800-003		(\$4,417.42)	\$9,696.15
10/04/2017	3010	JPMorgan Chase Bank, N.A.	Claim #: 2; Amount Claimed: 189,467.27; Distribution Dividend: 2.45; Account Number: 2001; Amount Allowed: 189,467.27;	7100-000		\$3,994.88	\$5,701.27
10/04/2017	3011	Clerk, US Bankruptcy Court	Small Dividends	*		\$1.96	\$5,699.31
			Claim Amount \$(1.96)	7100-001			\$5,699.31
10/04/2017	3012	CSL Acquisitions, Ltd.	Claim #: 5; Amount Claimed: 270,305.06; Distribution Dividend: 2.45; Account Number: ; Amount Allowed: 270,305.06;	7100-000		\$5,699.31	\$0.00

SUBTOTALS

\$0.00

\$918.93

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-51636-JEH  
Case Name: GAGLIARDI, RAYMOND JOSEPH AND GAGLIARDI, DALIA SHUKRI  
Primary Taxpayer ID #: \*\*\_\*\*\*9128  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 3/16/2016  
For Period Ending: 11/9/2017

Trustee Name: Myron N. Terlecky  
Bank Name: Pinnacle Bank  
Checking Acct #: \*\*\*\*\*0150  
Account Title:  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$26,445.00	\$26,445.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
<b>Subtotal</b>	\$26,445.00	\$26,445.00	
Less: Payments to debtors	\$0.00	\$3,675.00	
<b>Net</b>	\$26,445.00	\$22,770.00	

**For the period of 3/16/2016 to 11/9/2017**

Total Compensable Receipts:	\$26,900.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$26,900.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$23,225.00
Total Non-Compensable Disbursements:	\$3,675.00
Total Comp/Non Comp Disbursements:	\$26,900.00
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 01/16/2017 to 11/9/2017**

Total Compensable Receipts:	\$26,900.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$26,900.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$23,225.00
Total Non-Compensable Disbursements:	\$3,675.00
Total Comp/Non Comp Disbursements:	\$26,900.00
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2**  
**Page 11 of 11**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 16-51636-JEH  
Case Name: GAGLIARDI, RAYMOND JOSEPH AND GAGLIARDI, DALIA SHUKRI  
Primary Taxpayer ID #: \*\*\_\*\*\*9128  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 3/16/2016  
For Period Ending: 11/9/2017

Trustee Name: Myron N. Terlecky  
Bank Name: Pinnacle Bank  
Checking Acct #: \*\*\*\*\*0150  
Account Title:  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$26,445.00

\$26,445.00

\$0.00

**For the period of 3/16/2016 to 11/9/2017**

Total Compensable Receipts: \$26,900.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$26,900.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$23,225.00  
Total Non-Compensable Disbursements: \$3,675.00  
Total Comp/Non Comp Disbursements: \$26,900.00  
Total Internal/Transfer Disbursements: \$0.00

**For the entire history of the case between 03/16/2016 to 11/9/2017**

Total Compensable Receipts: \$26,900.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$26,900.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$23,225.00  
Total Non-Compensable Disbursements: \$3,675.00  
Total Comp/Non Comp Disbursements: \$26,900.00  
Total Internal/Transfer Disbursements: \$0.00

/s/ MYRON N. TERLECKY

MYRON N. TERLECKY